

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2009 HOMEOWNERS INSURANCE PREMIUM COMPARISON
City of Paterson (Passaic County)

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$689	\$170	\$217
Allstate NJ Ins Co	\$688	\$122	\$176
American Bankers Ins Co of FL	\$2,126	\$161	N/A
American Commerce Ins Co	\$496-\$1,108	\$108-\$278	\$211-\$637
American European Ins Co (American European Group) (5)	\$578	N/A	\$339
American Fire & Casualty Co (Ohio Casualty Group)	\$726	N/A	\$305
American Home Assur Co (American International Group) (2)	\$759	\$147	\$221
American Ins Co (Allianz Group) (2) (4)	\$808-\$868	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$811	\$264	\$366
Amica Mutual Ins Co (1)	\$817-\$1,027	\$133-\$169	\$216-\$272
Armed Forces Ins Exchange (3)	\$495	N/A	\$127
Balboa Ins Co	\$826-\$1,229	\$102	\$195
Bankers Standard Ins Co	\$1,032	\$184	\$228
Bay State Ins Co (Andover Group)	\$751	\$149	\$210
California Cas & Fire ins Co (3)	\$844	\$120	\$221
Cambridge Mut Fire Ins Co (Andover Group)	\$735	\$124	\$172
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$531-\$678	\$160-\$216	\$223-\$272
Castlepoint Ins Co (Tower Group)	\$585-\$694	\$181-\$208	\$258-\$291
Chubb Ins Co of NJ (Chubb Group) (2)	\$706	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$588	N/A	\$139
Cumberland Mutual Fire Ins Co	\$587-\$749	\$192	\$247
Electric Ins Co (3)	\$539-\$1,782	\$96	\$89
Empire Fire & Marine Ins Co	\$434-\$572	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$634-\$774	\$197-\$246	\$176-\$219
Encompass P&C Ins Co of NJ (Encompass Group)	\$481-\$1,181	\$151-\$411	\$162-\$435
Excelsior Ins Co	\$353	\$156	\$212
Farm Family Casualty Ins Co (3)	\$708	\$121	\$210
Farmers Ins Co of Flemington (2)	\$693	\$204	\$258
Farmers Mutual Fire Ins Co of Salem Cty	\$900	\$171	\$332
Federal Ins Co (Chubb Group)	\$1,014	\$142	\$192
Fidelity Mohawk Ins Co (Franklin Mutual Group) (2)	\$534-\$554	\$126	\$165
Fidelity National Prop and Cas Ins	\$579	\$135	\$164
Fireman's Fund Indemnity Corp (Allianz Group) (4)	\$910	N/A	N/A
Fireman's Fund Ins Co (Allianz Group) (4)	\$1,085	\$123	\$209
First American Property & Casualty Ins Co	N/A	\$225	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$510	\$118	\$153
Fitchburg Mutual Ins Co	\$954	\$117	\$199
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$868	N/A	N/A
Founders Ins Co	\$535-\$624	\$178	\$175
Franklin Mutual Ins Co (Franklin Mutual Group)	\$547	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group) (2)	\$646	N/A	\$169

- (1) Pays dividends
 - (2) Provides higher Bldg. limit
 - (3) Insures only members of certain groups or prof. assoc.
 - (4) Writing renewal business only
 - (5) Non-renewing
- N/A Co. doesn't write form
Range indicates Co. has eligibility req. in rating system

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2009 HOMEOWNERS INSURANCE PREMIUM COMPARISON
City of Paterson (Passaic County)

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
Graphic Arts Mutual Ins Co	\$472-\$679	\$100-\$149	\$174-\$201
Great Northern Ins Co (Chubb Group) (2)	\$706	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$904	\$129	\$164
Harleysville Ins Co of NJ	\$773-\$906	\$181-\$210	\$186-\$214
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$854	\$114	\$160
High Point Preferred Ins Co (4)	\$620	\$125	\$137
Homesite Ins Co	\$811	\$264	\$366
IDS Property Casualty Ins Co	\$982	\$134	\$185
Liberty Mutual Fire Ins Co	\$605-\$2,239	\$126-\$379	\$142-\$436
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$725	\$122	\$152
Mercer Ins Co of NJ Inc	\$587-\$793	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$770	\$225	\$225
Merchants Preferred Ins Co (Merchants Group)	\$577	N/A	\$339
Merrimack Mutual Fire Ins Co (Andover Group)	\$804-\$1,126	\$155	\$216
Metropolitan Group Property & Casualty Ins Co	\$1,045	\$118	\$176
National Surety Corp (Allianz Group)	\$961	\$136	\$231
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$1,003	\$71	\$128
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$1,191	\$81	\$149
New Jersey Skylands Ins Association	\$531-\$678	\$160-\$216	\$223-\$272
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,071	\$156	\$230
Pacific Indemnity Co (Chubb Group)	\$1,014	\$142	\$192
Palisades Property & Casualty Ins Co (fmr. Proformance Ins Co)	\$630	N/A	\$226
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,004	\$172	\$273
Preferred Mutual Ins Co	\$704	\$153	\$188
Preserver Ins Co (Tower Group) (5)	\$532	\$142	\$123
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$846	\$96	\$159
Providence Mutual Fire Ins Co	\$479-\$777	\$161	\$170
Public Service Mutual Ins Co	\$407	\$118	\$114
Quincy Mutual Fire Ins Co	\$577-\$716	\$128	\$166
Rutgers Cas Ins Co (American European Group)	\$405-\$534	\$122-\$155	\$107-\$137
Selective Auto Ins Co of NJ (Selective Group)	\$242-\$1,161	\$83-\$366	\$107-\$496
Selective Ins Co of Amer (Selective Group) (4)	\$660	\$135	\$178
Selective Way Ins Co (Selective Group) (4)	\$557	N/A	\$178
State Farm Fire and Casualty Co	\$907	\$110	\$224
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$880	\$158	\$319
Tower Ins Co of NY (Tower Group)	\$585	N/A	\$259
Tower National Ins Co (Tower Group)	\$585-\$694	\$181-\$208	\$258-\$291
Travelers Auto Ins Co of NJ (Travelers Group)	\$350-\$709	\$72-\$201	\$241-\$927
United Services Auto Association (USAA Group) (1) (3)	\$498-\$699	\$147	\$98-\$133
USAA Casualty Ins Co (USAA Group) (1) (3)	\$543-\$763	\$163	\$119-\$163
Vigilant Ins Co (Chubb Group) (2)	\$764	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$871	N/A	\$281

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility req. in rating system